

**Table I.D.3.b(2002) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002**

<b>Characteristics</b>	<b>Total</b>	<b>Less than 10 employees</b>	<b>10-24 employees</b>	<b>25-99 employees</b>	<b>100-999 employees</b>	<b>1000 or more employees</b>	<b>Less than 50 employees</b>	<b>50 or more employees</b>
United States	22.9%	20.9%	26.5%	30.3%	25.2%	21.0%	25.1%	22.6%
Industry group **								
Agric., fish., forest.	24.5%	18.0% *	23.7% *	23.6%	36.2%	24.0%	21.0%	25.8%
Mining and manufacturing	16.3%	25.7%	22.1%	27.0%	16.1%	14.4%	24.2%	15.6%
Construction	27.3%	19.8%	30.6%	32.2%	25.9%	23.1%	24.7%	29.7%
Utilities and transp.	17.0%	21.1%	15.8% *	22.1%	14.3% *	16.9%	16.7%	17.0%
Wholesale trade	20.2%	13.2%	16.9%	26.1%	26.5%	17.3%	18.3%	20.6%
Fin. svcs. and real estate	25.7%	22.3%	35.6%	31.6%	32.1%	24.3%	29.5%	25.4%
Retail trade	29.6%	22.4%	33.4%	45.2%	37.1%	23.7%	34.4%	28.5%
Professional services	24.5%	20.5%	27.1%	30.5%	27.3%	23.0%	25.4%	24.3%
Other services	27.9%	22.8%	24.7%	27.8%	33.6%	27.1%	24.1%	28.7%
Ownership								
For profit, incorporated	22.6%	18.6%	28.0%	32.1%	24.6%	20.5%	25.4%	22.2%
For profit, unincorporated	27.8%	29.0%	31.6%	28.9%	30.4%	23.7%	30.3%	26.8%
Nonprofit	23.0%	21.9%	12.2%	21.7%	25.1%	23.4%	19.1%	23.7%
Unknown	22.4%	69.8% *	.	9.8% *	25.6% *	22.2%	22.0% *	22.4%
Age of firm								
Less than 5 years	22.9%	21.2%	25.7% *	24.4%	21.5%	22.8%	22.7%	23.1%
5-9 years	24.2%	25.4%	21.6%	29.7%	29.0%	18.9% *	24.9%	23.7%
10-19 years	28.9%	22.3%	29.4%	36.8%	27.4%	25.3%	27.2%	29.9%
20 or more years	22.7%	18.9%	26.0%	28.5%	24.8%	20.5%	24.4%	22.4%
Unknown	21.4%	.	.	33.5%	23.2%	21.3%	43.8%	21.4%
Multi/single status								
2 or more locations	22.1%	20.8%	34.8%	28.5%	25.2%	21.1%	28.9%	21.9%
1 location only	25.7%	21.0%	25.9%	31.0%	25.0%	19.1%	24.6%	27.0%
Percent full-time employees								
Less than 25%	30.9%	41.5%	34.8% *	24.7%	26.3%	31.0%	34.0%	29.8%
25-49 %	28.0%	8.8%	23.0%	34.7%	34.3%	28.1%	18.7%	29.6%
50-74 %	25.5%	17.8%	31.2%	24.7%	30.2%	24.9%	23.3%	26.0%
75% or more	22.5%	21.4%	26.1%	31.0%	24.5%	20.4%	25.4%	22.0%
Union presence								
No union employees	24.5%	21.5%	27.4%	33.2%	27.4%	21.7%	26.7%	24.1%
Has union employees	17.3%	16.7% *	20.6%	17.4% *	15.8%	17.5%	14.6%	17.5%
Unknown	25.4%	11.5% *	14.6% *	51.6%	23.1% *	25.5%	20.0%	25.5%
Percent low wage employees								
50% or more low wage	30.5%	22.9%	28.6%	25.9%	34.0%	32.5%	25.8%	31.9%
Less than 50% low wage	23.5%	20.7%	26.8%	30.5%	24.4%	20.0%	25.1%	23.0%
Unknown	21.2%	20.4% *	17.9% *	40.4%	24.2%	20.9%	23.5%	21.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.3.b(2002) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.47%	1.42%	2.04%	1.13%	0.46%	0.67%	0.31%
Industry group **								
Agric., fish., forest.	3.17%	7.46% *	7.59% *	5.94%	7.47%	5.71%	6.23%	5.19%
Mining and manufacturing	0.55%	7.18%	4.09%	1.69%	0.74%	0.57%	2.37%	0.58%
Construction	2.99%	3.50%	4.55%	6.24%	2.94%	4.65%	2.45%	4.62%
Utilities and transp.	0.64%	6.29%	7.87% *	4.06%	4.29% *	0.50%	3.97%	0.64%
Wholesale trade	1.21%	2.87%	3.93%	4.77%	4.75%	1.73%	2.50%	1.49%
Fin. svcs. and real estate	0.82%	3.14%	5.10%	3.29%	2.23%	1.13%	3.26%	0.92%
Retail trade	1.42%	4.56%	3.54%	2.24%	3.91%	1.52%	2.19%	1.56%
Professional services	0.85%	1.82%	2.61%	3.27%	2.17%	1.06%	0.78%	1.04%
Other services	1.46%	3.39%	3.35%	1.78%	3.34%	1.42%	2.14%	1.57%
Ownership								
For profit, incorporated	0.37%	1.17%	1.15%	2.22%	1.49%	0.49%	0.59%	0.38%
For profit, unincorporated	1.86%	4.86%	5.45%	4.70%	3.66%	2.66%	3.27%	1.83%
Nonprofit	1.21%	5.08%	2.07%	2.52%	3.00%	1.95%	2.85%	1.33%
Unknown	1.88%	22.06% *	.	3.09% *	9.72% *	1.85%	8.53% *	1.88%
Age of firm								
Less than 5 years	1.84%	6.25%	8.26% *	4.39%	3.52%	3.89%	4.87%	3.83%
5-9 years	2.82%	2.36%	5.93%	3.64%	3.63%	6.99% *	2.32%	4.13%
10-19 years	1.85%	2.87%	2.92%	5.30%	2.61%	1.79%	1.54%	2.16%
20 or more years	0.48%	1.95%	1.78%	1.98%	1.72%	0.54%	0.93%	0.50%
Unknown	0.76%	.	.	8.38%	3.73%	0.80%	10.70%	0.76%
Multi/single status								
2 or more locations	0.34%	4.47%	6.82%	3.37%	1.54%	0.42%	2.79%	0.35%
1 location only	0.69%	1.57%	1.47%	1.97%	1.86%	5.59%	0.80%	1.41%
Percent full-time employees								
Less than 25%	3.46%	12.37%	10.69% *	5.50%	4.57%	2.92%	9.25%	2.47%
25-49 %	1.42%	2.51%	6.10%	6.67%	4.24%	1.44%	1.65%	1.59%
50-74 %	1.33%	3.22%	5.70%	5.30%	2.01%	1.34%	1.46%	1.48%
75% or more	0.33%	1.38%	1.64%	2.03%	1.16%	0.47%	0.68%	0.34%
Union presence								
No union employees	0.31%	1.24%	1.98%	1.05%	1.23%	0.55%	0.67%	0.34%
Has union employees	0.73%	7.33% *	5.47%	6.51% *	1.84%	0.86%	4.34%	0.76%
Unknown	1.01%	4.25% *	8.49% *	7.15%	7.45% *	1.05%	5.16%	1.06%
Percent low wage employees								
50% or more low wage	1.29%	3.38%	5.31%	3.84%	3.23%	2.38%	2.80%	1.73%
Less than 50% low wage	0.53%	1.36%	1.51%	2.27%	1.41%	0.76%	0.77%	0.58%
Unknown	0.55%	9.46% *	6.97% *	4.46%	4.28%	0.50%	7.04%	0.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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